- 19. Per claim seven, such as a credit card statement where card users may specify how many months or billing cycles in advance they wish to start receiving notice of an impending periodic event, including, but not limited to, an annual physical exam.
- 20. Per claim seven, such a credit card statement where reminders, tips, or suggestions are attached to the credit card statement by a perforation, adhesive, or by any other means that allows for separation, where said reminders, tips, or suggestions may be stored separately from the financial portion of the credit card statement, and where the reminders, tips, or suggestions portion of the credit card statement do not disclose any confidential financial or account related information.
- 21. Per claim seven, such as a cash-back feature that is distributed at the time of an annual periodic exam to help cover costs associated with the exam.
- 22. Per claim seven, such as a cash-back feature that is distributed at the time of spring planting to help cover costs associated with gardening and landscaping.
- 23. Per claim seven, such as a feature where the credit card issuer sets up a periodic health appointment or exam with the cardholder's appointed physician, on behalf of the cardholder.
- 24. Per claim seven, such as a feature where the credit card issuer offers assistance to a cardholder that becomes afflicted with a particular disease or condition, whether said assistance consists of cash, information (whether in hardcopy or website form) or any other form of aid that is intended to assist or comfort the affected individual.
- 25. Per claim seven, where credit card issuer offers ongoing periodic descriptive and/or visual (photographic) updates on projects that are supported through cardholder patronage of a card issuer's credit card and related services, where said updates appear on a credit card statement, or through a centrally disseminated conduit of information, such as a website, or through any other media.

## ABSTRACT OF THE ENCLOSURE

The invention presented consists of credit cards and related services that use non-metallic colors that are symbolic or have special meaning to specific demographic groups. Other novel features are disclosed which are tied to the credit card offerings in order to make the various credit cards and related services more attractive to their respective targeted end users.

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